(b) The matter is being enquired into by Reserve Bank of India for appropriate action.

Advance to Low Income and Backward Classes by State Bank of Indore

1752. SHRIMATI KAMLA SINHA : Will the Minister of FINANCE be pleased to state :

(a) what are the details of advances financed by the State Bank of Indore, Delhi branches, to the lower income people and to the people belonging to the backward classes under Differential Rate of Interest and other schemes during the last three years, year-wise and branch-wise; and

(b) if no advances have been financed, what are the reasons therefor ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) : (a) and (b) Bank loans are sanctioned to the low income group people whose family income from all sources does not exceed Rs. 7,200 per annum in the urban areas under Differential Rate of Interest (DRI) Scheme and Self-employment Programme for Urban poor (SEPUP). The details of the advances by the branches of State Bank of Indore at Delhi, granted under the above schemes during the last three years i.e., 1989-90, 1990-91 and 1991-92 are as under :—

(Amount Rs. in lakhs)

Year	Branches	DRI		SEPUP		Total	
		No.	Amount	No.	Amount	No.	Amount
1989-90	Chandni Chowk	—	—	5	0.20	5	0.20
	Greater Kailash	3	0.18	1	0.02	4	0.20
	Janakpuri	1	0.03	7	0.33	8	0.36
	Green Park	1	0.07	9	0.21	10	0.28
	Connaught Circus	2	0.02	9	0.32	11	0.34
1990-91	Chandni Chowk	—	—	1	0.04	1	0.04
	Janakpuri	1	0.04	—	—	1	0.04
	Connaught Circus	2	0.04	2	0.09	4	0.13
1991-92	Rajouri Garden	3	0.06	—	—	3	0.06

The banks sanction loans under various schemes to the beneficiaries, who are eligible under these schemes, keeping in view the viability of the ventures undertaken.

Appointment of American Experts for Economic Restructure

1753. SHRI SANTOSH BAGRODIA : Will the Minister of FINANCE be pleased to state :

(a) whether there is any proposal under Government's consideration to appoint American experts to restructure our economic policy; and

(b) if so, what are the details thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR) : (a) No, Sir.

(b) Does not arise.

Utilisation of External Assistance

1754. SHRI V. NARAYANASAMY : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that more than 60 per cent of India's external assistance is used for repayment of external loans and interest payments;

(b) if so, what are the details thereof; and

(c) what is the total external assistance that India received from various sources in 1991-92 ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) No, Sir.

(b) Does not arise.

(c) The total external assistance to be received on Government Account, Non-Government Account and IMF Borrowings is estimated to be Rs. 13543 crores during 1991-92.

Resort to Strike by Bank Employees

1755. SHRI SURESH PACHOURI : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that Bank employees in the country are frequently going on strike resulting in paralysing of Banking Industry from time to time;

(b) if so, how many bank strikes have been reported during the last three years;

(c) whether the Bank employees have put forward any demands to Government for which they are resorting to strikes;

(d) if so, what are the details of such demands and the reasons for non-fulfilment of such demands; and

(e) what remedial action Government propose to take to prevent strikes in banks in the country ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b) Some sections of Bank employees unions/associations resorted to one day each token strikes on seven occasions during the last three years.

(c) and (d) The dates of the strikes, the particulars of the unions/associations participating and the isues involved are listed below :—

Date of strike	Unions/Associations which gave call for strike	Issues & Demands
30-4-92	NCBE BEFI AIBOC	Pension in addition to gratuity and Contributory Provident Fund.
27-3-92	NCBE	Recommendations of Narasimham Committee Report and other issues.
29-11-91	AIBOC AIBOA AIBEA BEFI	Alleged harmful effects of the new industrial policy and economic policy of the Govt. on interests of the working class and the people of the country in general.
25-4-90	NOBW	Computerisation, Reopening of the issues already settled in V Bipartite Settlement.
15-5-90	AIBEA	
12-6-90	AIBOC BEFI	Manpower shortage, conveyance expense. Repressive acts of management of Syndicate Bank, Bank of Baroda, Bareilly corporation Bank, Pension.
25-1-89	AIBOC	Wage revision/DA/Scales of Pay/HRA/ Stagnation.
23-5-89	NOBW	NOBW shoud be invited for talks and settlements. Settlements of 1989 and settlements on computerisation of 1983 and 1987 be withdrawn and should not be imposed on banks. All retrograde provision in the above settlements to which NOBW is not a party should not be imposed on their members and the same be declared as not binding on them.
11-8-89	AIBEA	Pension Scheme, Conveyance Allowance and other issues.